

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Richard I. Bothell</u> | Social Security number or ITIN | xxx-xx-9327 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Diana C. Bothell</u> | Social Security number or ITIN | xxx-xx-7288 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-24421-JAD | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard I. Bothell

Diana C. Bothell

5/16/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard I. Bothell
Diana C. Bothell
Debtors

Case No. 17-24421-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 16, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Richard I. Bothell, Diana C. Bothell, 123 Maplewood Drive, Butler, PA 16001-9696 |
| 14722320 | ++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot, PO Box 182676, Columbus, OH 43218-2676 |
| 14722312 | + Cenlar Loan Admin, PO Box 77404, Ewing, NJ 08628-6404 |
| 14722313 | + Cenlar Mortgage, 425 Phillips Blvd, Trenton, NJ 08618-1430 |
| 14722316 | Discover, PO Box 742655, Cincinnati, OH 45274-2655 |
| 14722318 | + GM, PO Box 181145, Arlington, TX 76096-1145 |
| 15426286 | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |
| 14722325 | + Phelan HallinanDiamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 14722326 | + Pingora Loan Servicing LLC, 1755 Blake St, Suite 200, Denver, CO 80202-1479 |
| 14722328 | + Tri Rivers Surgical Associates, 142 Clearview Cir, Butler, PA 16001-1565 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | May 17 2023 03:55:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 17 2023 00:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | May 17 2023 03:55:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 17 2023 00:08:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PHINAMERI.COM | May 17 2023 03:55:00 | Americredit Financial Services, Inc dba GM Financi, P O Box 183853, Arlington, TX 76096-3853 |
| cr | Email/PDF: resurgentbknofications@resurgent.com | May 17 2023 00:14:35 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14753982 | EDI: PHINAMERI.COM | May 17 2023 03:55:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 14722309 | Email/Text: patientfinancialservices@butlerhealthsystem.org | May 17 2023 00:07:00 | Butler Memorial Hospital, One Hospital Way, Butler, PA 16001 |
| 14757669 | EDI: CAPITALONE.COM | May 17 2023 03:55:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |

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| 14722310 | EDI: CAPITALONE.COM | May 17 2023 03:55:00 | Capital One Bank USA NA, P. O. Box 30285, Salt Lake City, UT 84130-0285 |
| 14743318 | Email/PDF: bncnotices@becket-lee.com | May 17 2023 00:26:25 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14750053 | + Email/Text: bankruptcy@cavps.com | May 17 2023 00:08:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14722314 | + EDI: CITICORP.COM | May 17 2023 03:55:00 | Citibank Customer Service, P.O. Box 6500, Sioux Falls, SD 57117-6500 |
| 14722315 | EDI: RMSC.COM | May 17 2023 03:55:00 | Dicks Sporting Goods, P O Box 530916, Atlanta, GA 30353-0916 |
| 14735586 | + EDI: DISCOVER.COM | May 17 2023 03:55:00 | Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025 |
| 14722317 | + EDI: DISH | May 17 2023 03:55:00 | DishNetwork, 9601 S Meridian Blvd, Englewood, CO 80112-5905 |
| 15426287 | + Email/Text: Bankruptcy@Freedommortgage.com | May 17 2023 00:07:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14894615 | Email/Text: Bankruptcy@Freedommortgage.com | May 17 2023 00:07:00 | Freedom Mortgage Corporation, PO Box 50428, Indianapolis, IN 46250-0401 |
| 14722319 | + EDI: PHINAMERI.COM | May 17 2023 03:55:00 | GM Financial, 801 Cherry Street, Ste. 3500, Fort Worth, TX 76102-6854 |
| 14722321 | EDI: RMSC.COM | May 17 2023 03:55:00 | JCPenney, P.O. Box 960090, Orlando, FL 32896-0090 |
| 14722322 | Email/Text: PBNCNotifications@peritussservices.com | May 17 2023 00:07:00 | Kohl's, PO Box 2983, Milwaukee, WI 53201-2983 |
| 14722323 | EDI: RMSC.COM | May 17 2023 03:55:00 | Lowe's/Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972 |
| 14753084 | + Email/Text: bankruptcydpt@mcmcg.com | May 17 2023 00:08:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011 |
| 14736353 | EDI: AGFINANCE.COM | May 17 2023 03:55:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 14722324 | + EDI: AGFINANCE.COM | May 17 2023 03:55:00 | OneMain Financial, PO Box 1010, Evansville, IN 47706-1010 |
| 14731886 | EDI: PRA.COM | May 17 2023 03:55:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14723021 | + EDI: RECOVERYCORP.COM | May 17 2023 03:55:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14788429 | Email/PDF: resurgentbknofications@resurgent.com | May 17 2023 00:13:19 | Pinnacle Credit Services, LLC its successors and, assigns as assignee of Midland Credit, Management, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14722327 | EDI: RMSC.COM | May 17 2023 03:55:00 | SYNCB, PO Box 965036, Orlando, FL 32896-5036 |
| 14752255 | EDI: AIS.COM | May 17 2023 03:55:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------------------|
| cr | | Freedom Mortgage Corporation |
| cr | | PINGORA LOAN SERVICING, LLC |

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| 14790364 | | PINGORA LOAN SERVICING, LLC |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14766052 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court.; AmeriCredit Financial Services, Inc, dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 14722311 | * | Capital One Bank USA NA, P. O. Box 30285, Salt Lake City, UT 84130-0285 |
| 15426289 | *+ | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 15426288 | *+ | Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |

TOTAL: 3 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com |
| Jerome B. Blank | on behalf of Creditor PINGORA LOAN SERVICING LLC jblank@pincuslaw.com |
| Kenneth Steidl | on behalf of Joint Debtor Diana C. Bothell julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trorse@steidl-steinberg.com |
| Kenneth Steidl | on behalf of Debtor Richard I. Bothell julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trorse@steidl-steinberg.com |
| Maria Miksich | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com |
| Mario J. Hanyon | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Robert Davidow | on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 11